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FACSIMILE

To: U.S. Patent and Trademark Office
Fax: 703-872-9306
From: Ronald Reichman
Date: 11 February 2004
Subject: Application No. 09/995,218 (Attorney Docket F-421)

Page 1 of 18

Attached are the following:

1. Amendment After Final Rejection Transmittal Letter (2 pages); and
2. Amendment After Final Rejection (15 pages)

CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that the following correspondence is being transmitted via facsimile to the U.S. Patent and Trademark Office, Facsimile No. 703-872-9306 on 11 February 2004.

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Name of Agent

Esther A. Lapin
Signature

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Appln. No.: 09/995,218
Amdt. Dated February 11, 2004
Reply to Office Action dated January 14, 2004

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re patent application of:) Date: February 11, 2004
 John S. Wronski, Jr.) Attorney Docket No.: F-421
 Serial No.: 09/995,218) Customer No.: 00919
 Filed: November 27, 2001) Group Art Unit: 3624
 Confirmation No.: 9211) Examiner: Daniel S. Felten
 Title: **METHOD AND SYSTEM FOR AUTHORIZING USE OF A
 TRANSACTION CARD**

AMENDMENT AFTER FINAL REJECTION TRANSMITTAL LETTER

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Sir:

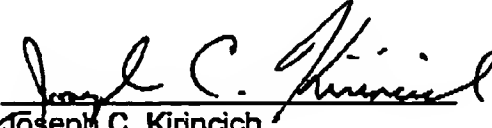
Transmitted herewith is an amendment in the above-identified application. The fee has been calculated as shown below.

	Claims Remaining After Amendment	-	Highest Number Previously Paid For	=	Number of Extra Claims Present	X	Rate	=	Additional Fee
Total Claims	24	-	24	=	0	X	\$18.00	=	0.00
Independent Claims	4	-	4	=	0	X	\$84.00	=	0.00
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT									0.00

No additional fee is required.

- 2 -

Please charge any additional fees or credit overpayment to Deposit Account Number 16-1885.


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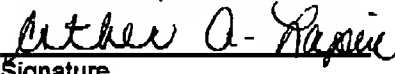
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